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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete if Known	
		Application Number Filing Date First Named Inventor Art Unit Examiner Name Attorney Docket Number	10/825,440 (Reissue) 04/14/2004 Bruce BENT et al. 3693 Jagdish Patel 049212-0102
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	I1	US - 5,424,938	06-13-1995	WAGNER et al.	
	I2	US - 6,041,314	03-21-2000	DAVIS	
	I3	US - 6,112,191	08-29-2000	BURKE	
	I4	US - 2002/0161707	10-31-2002	COLE et al.	
	I5	US - 2003/0149646	08-07-2003	CHEN et al.	
	I6	US - 2005/0091137	04-28-2005	WOEBER	
	I7	US - 2006/0155644	07-13-2006	REID et al.	
	I8	US - 2006/0167773	07-27-2006	YANG et al.	
	I9	US - 2008/0015985	01-17-2008	ABHARI et al.	
	I10	US - 2008/0046358	02-21-2008	HOLM-BLAGG et al.	
	I11	US - 2008/0097899	04-24-2008	JACKSON et al.	
	I12	US - 2008/0133280	06-05-2008	ZIEGLER	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ⁶
	I13	Letter From Jamey Basham, Attorney, LEXSEE 1990 FDIC Interp. Ltr., Lexis 1, Federal Deposit Insurance Corporation, FDIC-90-02, January 3, 1990, 2 Sheets.			
	I14	Letter From Colleen Curran Harvey, Deputy Chief Counsel, January 8, 1985; Letter From Merle Y. Waldman, November 14, 1984; Letter From Merle Y. Waldman, September 24, 1984; Letter From Merle Y. Waldman, August 8, 1984, LEXSEE 1985 Sec No- Act., Lexis 1593, Securities Exchange Act of 1934 -- Section 15(a), 11 Sheets.			
	I15	The Insured Savings Account, Issuer Guide to Offering MMDAs Through Merrill Lynch, Merrill Lynch Money Markets, Inc., "Operational Guide To The Merrill Lynch MMDA Program 1986", September 1986 3 Sheets.			
	I16	FDIC Federal Register Citations: Email from Bert Ely to Comments, 03/08/2006, Subject: Large-Bank Deposit Insurance Determination Proposal- RIN 3064-AC98 -- Regs@fdic.gov. Attached, also from FDIC Federal Register Citations: Email From American Banker, by Bert Ely, 02/24/2006, Viewpoint: FDIC's Account-Link Plan a Pointless, Costly Threat			

Examiner Signature	/Jagdish N. Patel/	Date Considered	02/12/2009
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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